

SUB
AB 7

Abstract

The present invention is to manage points provided by plural manufacturers and plural store by one card.

To achieve this object, the point management system of this invention has a point system management apparatus 3 that administers the whole point system, a reading and writing apparatus 5 which reads out/write the data from/into an IC card, and an IC card 1 which has a memory 11 having plurality of point record areas that store point data transmitted from the said reading and writing apparatus and a point management application 13 that controls the access of the above memory to the point record area.

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